

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

In re: : Case No. 05-75540
Jeffrey Francis Howard, :
Deborah Sue Howard, : Chapter 13
: :
Debtors. : Judge Preston

X

STIPULATION OF THE VALUE OF SECURED COLLATERAL

By agreement of the undersigned parties, a value of \$ 1,812.00 is placed on the collateral of Claim Number____ in the above-captioned Chapter 13 proceeding.

Creditor: CitiFinancial, Inc.

Description of Property: 1998 Hyundai Accent

X

INTEREST RATE STIPULATION AGREEMENT

By agreement of the undersigned parties, the rate of interest at 7% shall be paid on Claim Number____ to CitiFinancial, Inc., a creditor in the above-captioned Chapter 13 proceeding.

Dated: 12/7/2005

/s/Frank M. Pees
Chapter 13 Trustee

/s/Samuel L. Calig
Counsel For Debtor(s)

CitiFinancial, Inc.
Secured Creditor

By: /s/D.L. Mains, Jr.
FRANK & WOOLDRIDGE CO., L.P.A.

/gmg

Copies To:

Chapter 13 Trustee
Counsel for Debtor(s)
Secured Creditor